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on November 18, 2008

PATENT
Attorney Docket No.: 020375-047500US

TOWNSEND and TOWNSEND and CREW LLP

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Dr. Amber Gravett et al.

Application No.: 10/714,437

Filed: November 14, 2003

For: OPEN LOOP STORED VALUE
SYSTEM

Customer No.: 20350

Confirmation No. 9372

Examiner: Campen, Kelly Scaggs

Art Unit: 3691

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed August 18, 2008, please enter the
following amendments and remarks:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Abstract begin on page 5 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 6 of this
paper.

Remarks/Arguments begin on page 12 of this paper.